

for the

United State of America

Plaintiff(s)

v.

Chelsea D. Banach a/k/a Chelsea D. Hurler, Tri
County Housing Council, ESL Federal Credit Union,
Discover Bank, JOHN DOE, MARY ROE AND XYZ
CORPORATION

Defendant(s)

Civil Action No.

To: *(Defendant's name and address)* Chelsea D. Banach a/k/a Chelsea D. Hurler
10 Mill St.
Avoca, NY 14809

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Robert J. Kalb, Esq.

Robert J. Kalb, Esq.
Forsyth, Howe, O'Dwyer, Kalb & Murphy, P.C.
One S. Clinton Ave., Suite 1000
Rochester, NY 14604

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

NOTICE

YOU ARE IN DANGER OF LOSING YOUR HOME

If you do not respond to this summons and complaint by serving a copy of the answer on the attorney for the mortgage company who filed this foreclosure proceeding against you and filing the answer with the court, a default judgment may be entered and you can lose your home.

Speak to an attorney or go to the court where your case is pending for further information on how to answer the summons and protect your property.

Sending a payment to your mortgage company will not stop this foreclosure action.

YOU MUST RESPOND BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE PLAINTIFF (MORTGAGE COMPANY) AND FILING THE ANSWER WITH THE COURT

Western District of New York

United State of America

Plaintiff(s)

V.

Chelsea D. Banach a/k/a Chelsea D. Hurler, Tri
County Housing Council, ESL Federal Credit Union,
Discover Bank, JOHN DOE, MARY ROE AND XYZ
CORPORATION

Defendant(s)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* Tri County Housing Council
143 Hibbard Road
Big Flats, NY 14814

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Robert J. Kalb, Esq.

Robert J. Kalb, Esq.
Forsyth, Howe, O'Dwyer, Kalb & Murphy, P.C.
One S. Clinton Ave., Suite 1000
Rochester, NY 14604

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V.

Chelsea D. Banach a/k/a Chelsea D. Hurler, Tri
County Housing Council, ESL Federal Credit Union,
Discover Bank, JOHN DOE, MARY ROE AND XYZ
CORPORATION

Defendant(s)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* ESL Federal Credit Union
225 Chestnut St.
Rochester, NY 14604

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Robert J. Kalb, Esq.

Robert J. Kalb, Esq.
Forsyth, Howe, O'Dwyer, Kalb & Murphy, P.C.
One S. Clinton Ave., Suite 1000
Rochester, NY 14604

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Plaintiff(s)

v.

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Discover Bank, JOHN DOE, MARY ROE AND XYZ
CORPORATION

Defendant(s)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* John Doe
10 Mill St.
Avoca, NY 14809

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Robert J. Kalb, Esq.

Robert J. Kalb, Esq.
Forsyth, Howe, O'Dwyer, Kalb & Murphy, P.C.
One S. Clinton Ave., Suite 1000
Rochester, NY 14604

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County Housing Council, ESL Federal Credit Union,
Discover Bank, JOHN DOE, MARY ROE AND XYZ
CORPORATION

Defendant(s)

Civil Action No.

To: *(Defendant's name and address)* XYZ Corporation
10 Mill St.
Avoca, NY 14809

A lawsuit has been filed against you.

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Robert J. Kalb, Esq.
Forsyth, Howe, O'Dwyer, Kalb & Murphy, P.C.
One S. Clinton Ave., Suite 1000
Rochester, NY 14604

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